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MATRIMONIAL INSURANCE.

(BY DOROTHY DIX)
Written for the Sunday Republic.

A newspaper dispatch says that a number of capitalists, who desire to combine profit and philanthrophy, are organizing a kind of matrimonial accident company, which is to insure women against becoming old maids, so that in the event of not having a husband to support her a spinster may at least have the consolation of drawing an annuity.

This is a worthy and feasible plan, and it should be easy enough to figure out a reliable table of risks, since a woman's ideals and fancies move in cycles and it is, generally speaking, possible not only to tell what her danger of marrying is at any age, but the kind of a man she is liable to marry.

There are two times in a womans life when she will marry anybody who is around handy.

This is when she is 17 and 27, but between these ages she picks and chooses, and if she commits matrimony it is a case of meeting her ideal or of outside influence.

If a debutante doesn't marry the first man who asks her it is because her guardian angel is attending strictly to business and shoos off the danger. It isn't the girl's fault.

To a girl the thought that she has inspired affection in a man's heart is so unutterably flattering, and she feels so grateful to him for singling her out from the balance of her sex, that she easily persuades herself she is in love.

She is full of the romance and poetry she has been reading all of her life, and this is her first opportunity to expend it on a live object.

She is playing Juliet off her own bat, and the game intoxicates her with its excitement. Besides, she has not yet learned that love is seldom a fatal complaint with men, and it makes her shudder to think of breaking a heart and wrecking a life.

Consequently she is apt to say "Yes" only too often to find out, if she marries, that love's young dream is a nightmare.

By the time she is 19 it is no longer any man. It is some man. She has begun to have an ideal. He must be tall, and dark, and passionate looking, with a mysterious past. Preferably his faith should have been shaken in his kind and he should take desperate and pessimistic views of life.

Until he met her his heart was ashes, but her purity and innocence restore his tottering belief in humanity and turn existence once more into an Eden. It is at this time that a girl is attacked with acute missionary fever, and is liable to marry a drunkard to reform him.

At 20 her ideal has changed. It is more practical and less romantic. She cuts out the looks, and the hard luck story, and adores strength and earnestness and a lofty way of looking at things. She becomes a hero worshipper and burns incense before matinee idols and social settlement workers, and discovers unappreciated geniuses in newspaper scribblers and long haired poets.

This is the time when the curate and the Angora fraternity generally have their innings, and when, unless she has somebody to save her life, a girl is apt to marry a poet or elope with her music teacher.

Twenty two is a time of comparative safety. She has begun to enjoy herself and achieve a certain philosophy. She still looks forward to matrimony as she does to heaven, as the reward of the blest, but she is in no hurry to enter into it.

She is having too good a time as it is, and she hesitates to exchange the violets and candy of many admirers for the bread and butter of a husband.

This is a time when a girl uses her head as well as her heart, when she selects a life partner, and when she is most apt to make a wise choice.

At 27 all the danger signals ought to be set. At that age a woman gets into a panic. She sees that all of the girls who were her contemporaries are married, and perceives suddenly that she has been pushed aside by the younger set. She is asked to chaperon parties instead of dance at them.

A few gray hairs have made their appearance. Old maidenhood is staring her in the face and her nerve deserts her. She plunges wildly and takes the first thing that offers. This is the time when a woman is almost sure to make a foolish match.

She marries the old beau who has been hanging on for years, or the widower with seven small children, and spends the balance of her life wondering what made her do it.

At 35, if she has passed safely over the panic period, she begins to perceive that spinsterhood has much to recommend it.

She has grown a little cynical about love from having seen so much of it that give out under the first stress of matrimony, and if she marries she is pretty sure to have a weather eye upon an establishment.

At 40 the old maid is hopelessly addicted to her latch key and her own pocketbook, and her matrimonial chances are nil. Some few widows who have acquired the habit of having a master, and are lost without one, marry after that, but the spinster rarely does.

When she does, however, she throws judgment and reason to the winds and marries to please her fancy.

Of course no rules can be laid down absolutely for the game of hearts, and while a woman's inclination toward matrimony varies at different ages, when the right man comes along she will marry at any age from the cradle to the grave.

A CONFEDERATE RECORD.

"My record's such that I should somewhat hesitate to go
And seek admission to the Federals, for you know
I chanced to be with Johnson when McDowell made a play
To rid the earth of Beauregard, and so we marched that way,
'Twas at Manassas Junction, which the Federals call Bull Run
And in the stirring summer time of Eighteen Sixty-One
The Government officials and society turned out
From Washington to see us run in ignominous route.
They found us without searching, and before the day was done
That gay assemblage burned the wind in flight to Washington.
Oh! there was wild confusion, and thoroughfares of old
Was strewn for miles with fans, silk hats and epaulets of gold.
Three thousand killed and wounded were the only ones who stayed
And so I am embarrassed by the record that we made.

II.

And then I was at Seven Pines and at Mechanlesville;
At Gain's Mill and Frazier's Farm and Bloody Malvern Hill.
For seven days that battle raged, and when its wrath was o'er
Abe Lincoln said he needed just three hundred thousand more.
But scarcely had we rested, when, again at old Bull Run,
We hurled Pope's shattered columns in defeat to Washington.
He tried to drive a wedge of steel 'twixt Lee and Jackson's corps
Then Lincoln found he needed just six hundred thousand more
To quell the Rebel rising in the fierce secession states,
And then he had no surplus men, as history relates.
And later on at Fredericksburg, with Burnside in command,
Then rashly stormed the flaming heights where we had made a stand.
Twelve thousand dead and wounded was the penalty they paid—
And I'm somewhat embarrassed by the record that we made.

III

But then as luck would have it, I was with the daring throng
That bayed Joe Hooker's army trenched, one hundred thousand strong.
We had one-third his number, but that mattered not for we
Were led by grim old Stonewall, and the great commander, he
Who in slouched hat of brown and faded cape of gray,
Was worth fully fifty thousand men on any battle day!
When Jackson gave the order, his immortal veteran corps
Shot by and flanked the enemy by fifteen miles or more,
And burst upon his right hand rear, in his historic way,
While Lee with fourteen thousand kept the battle front that day.
We scattered them like chaff, although out numbered, three to one—
They faded from our vision like the mist before the sun,
We didn't leave enough to make a decent dress parade:
And, therefore, I'm embarrassed by the record that we made.

IV

And then I had some trouble in the Spring of Sixty-Four,
When Grant appeared upon the scene And pushed his forces o'er
The Rapidan toward Richmond. And the journey I would state,
Consumed eleven months, although the journey is not great.
He might have made it in a week but found along the way
Some serious impediments in rugged coats of gray.
We met him at Cold Harbor in the blithesome month of June,
Our uniforms were faded, but our muskets were in tune!
The hand of the dread angel that smote Egypt in the night
Was not more deadly than the hands we lifted in that fight.
He charged, recoiled; then stormed again and failed with all his power,
And lost ten thousand in less than half an hour!
Such deeds seem super-human, and their memory will not fade,
And that's why I'm embarrassed at the record that we made
—W. L. Sanford in the Dallas News.